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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No

: 10/654,549

1st Named Inventor

: DESCLOUX

Filing Date

: September 3, 2003

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ATTORNEY DOCKET NO: 70655

: N/A

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For

: MORTGAGE PREPAYMENT...

Dated

: August 6, 2004

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

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Respectfully submitted for Applicant,

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McGLEW AND TUTTLE, P.C.

CERTIFICATE OF FACSIMILE TRANSMISSION

I HEREBY CERTIFY THAT THIS PAPER FOR SERIAL NO. 10/654,549 (1 PAGE IN ALL) IS BEING FACSIMILE TRANSMITTED TO THE PATENT AND TRADEMARK OFFICE FACSIMILE NUMBER (703) 872-9306 ON THE DATE SHOWN BELOW.

Jennifer M. Spinning

NAME OF PERSON SIGNING CERTIFICATION

SIGNATUR

DATED: August 6, 2004

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